NO one has yet succeeded in having both the penny and the loaf-and a lot of bright people have gone broke in the attempt.

## The Bank of Marlinton

MARLINTON, . . . WEST JIRGINIA

#### LOCAL MENTION

Lou Gibson was in Montgomery on

Mr. and Mrs. S. D. Huff and daugh

ter of Cass, were in Mariinton Sunday sick. Mrs. Moody Kineaid is recovering

from a week's alliness of pneumonia. C. R. Eubank of Hinton, was the weekend guest of Mr. and Mrs. Ned

cestral home near Huttonsville for a few days this week.

trip to the Ford plant.

Herbert Vaughan and family, Mrs. spent Sunday in Eikils.

Mrs. L. M. McClintie is abhome after a winter spent in Charleston. North Carolina and Flofida,

Mrs. A.C. Young is here from Thursday, Charleston to be with her sister, Mrs. Frank Harper, who has been very ill.

was called by the illness of her moth- of their Four-H work was misplaced er, who is better. Miss Scrannage, District Home

tas county this week, assisting Miss party that took these goods from the Ellen Hudson in her work

his daughter Miss Goldie is slowly done. recovering from a very serious illness Misses Anna Denison Glenna Gibson

Montgomery this week to attend the Turn of the Tide" will be given at We have been having business fail-

Campbell and Andrew Price went to benefit of Greenbank ...ethodist Elkins on Tuesday to attend a meet- Church. ing of the creditors of the . Forest Lumber Company. -

Dan Taylor of Huttonsville, Albert Cook and family of Cincinnati, Ohio. and Mrs. Phoebe Cook Wolfe of Grafton, were here. Monday to attend the funeral of Mrs. Mary Lane.

## TEACHERS EXAMINATIONS

Examination on Reading Circle Books for Coupons of Credit and renewal of First Grade Certificates, and on High School Subjects for High County Superintendent's Office, in-Marlinton, Saturday, April 27, 1929. C. E. Flynn, Co. Supt.

CUMMINGS CREEK

Farming is the order of the day. Mr. and Mrs. A. L. Underwood and family visited friends on Stony seek, Sunday.

Mrs. R. J. Landis continues very

Prayer meeting and Sunday school are progressing nicely. Rev. H. D. Sloan preached a very

interesting sermon at Cummings Creek Chapel Sunday afternoon. Kenneth Schoolcraft is home for a

Mrs. Allan P. Edgar is at her and few days from Fayetteville where he has been employed by a mining Co. native ability and experience in bust-

J. L. Bexter went to Columbus, community council at Huntersville a means for helping the individual to | tean Bankers Association. It was Ohio, last Safurday on a business Wednesday night; he reports a good apply the net good of the accumulated formed twenty-eight years ago by bank

Our school is progressing nicely C. E. Denison and Miss Ruth Hinkle with Miss Ruby M. Eiland, teacher Miss Eiland is liked by all the good citizens as a teacher.

Misses Nora, Mabel and Olive Underwood attended the eighth grade examination at Huntersville last

The Four-H Club members are very much interested in their work. phasizing the importance of education Mrs. Simon Schuchat returned on Some of the girls are somewhat dis- 28 never before. Education has come Tuesday, from Baltimore where she couraged owing to the fact that some to be looked upon as the answer to or stolen from the exhibit hall at the ganization as well as to problems af-Pocahontas County Fair last summer. fecting industry as a whole The writer is of the opinion that the exhibit hall would not have done so had they known that part of the goods Lloyd VanReenen returned last belonged to some orphan children Thursday from Huntington, where who labored hard to get this work

#### The Tide Is Turning

Grace and Georgia Shearer went to A Temperance drama entitled "The ness employees of all grades. m of New River State Greenbank high school auditorium Thursday: night, May 9 at 8 o'clock. Come and you will enjoy a good laugh Allan P. Edgar, F. R. Hill, B. B. and help a good cause. Proceeds for competence on the part of thousands

### AN APPRECIATION

At this time, we wish to Thank our friends and neighbors who so kindly remembered us at Easter time with a bountiful basket of good things during my recent illnes. May God's richest blessing rest upon them. ', Mr and Mrs. J. W Hayslett

No fishing or hunting allowed on iny of my land without a written permit. Hunters and fishers have in the past disregarded our many no-School Credit, will be held in the tices, but we will not permit this to

Slaty Fork, W. Va.

## **EDUCATIONAL PREPARATION A** GROWING REQUIREMENT FOR SUCCESS IN MODERN BUSINESS

Death-Knell Sounded for Guesswork and Slipshod Methods by Advancing Technical Proficiency in Finance, Trade and Industry-How Banks Are Developing a Professionally Qualified Generation of Younger Bankers.

> By HAROLD STONIER American Bankers Association

THE great school of Experience is still holding classes in America, but the scientific spirit of the age has so generally invaded the workshops of industry and trade that they

have largely become technical research and training laboratories in themselves and are no longer run on the old-fashioned cut-andtry methods of former generations when Experience was considered the only teacher. It would be hard to find a working force in any pre-eminently successful business or industrial organization in the United States today but what the dominating leadership is schooled in the scientific principles of its specific field, whether manufacturing, merchandising or finance. The rapidly advancing standards of business in this country, with their relentless demands for efficiency as the only hope for survival in the competitive struggle for economic existence, has sounded the death-knell for guesswork and slipshod methods.

As a result, educational preparation in the techniques of commerce, industry and

carried on ever since as a voluntary

organization. Many students who have

graduated continue their membership

in order to give active support to some

type of educational work other than

The greater part of the educational

work is carried on in 200 cities and

towns in the United States. Here the

local chapter of the American Insti-

tute of Banking has its regularly or-

ganized courses of study under super-

vision of the national body with local

instructors and directors to fulfil the

standard requirements regarding text

material, classwork and examinations.

staffs of leading universities, from

members of the legal profession and

from among accountants and bank

men who have made a record in some

field of activity in banking that marks

them as experts. All instructors must

be approved by the national organiza-

tion. They are compensated by the lo-

cal units. The students pay tuition,

in which they are frequently aided by

their employing banks, and this, to-

banks for general classroom overhead,

Education a Pathway to Advancement

Leading banks in various parts of

the country are insisting that their

employees take work in the Insti-

tute. This is frequently a part of

their contract of employment at the

time they enter the bank. It is also

now quite generally understood in the

field of American banking that study

in the American Institute of Bank-

ing is considered one of the basic

factors in the promotion of the in-

dividual to a place of importance in

The Standard Certificate of the

American Institute of Banking is an-

nually gaining a greater and wider

recognition among practical bankers

throughout the United States. These

certificates are coming to have the

same importance in the banking world

that certificates of education have in

the field of the general professions.

This is a practical example and one

thoroughly well demonstrated by sea-

soned experience of the new spirit of

ONE COW VS. ONE DOZEN

"Why milk twelve poor cows whea

one good cow will do the work of the

twelve?" asks the bulletin of the

American Bankers Association Agri-

cultural Commission. It declares that

analysis of more than 100,000 indi-

vidual yearly records from cows on

test, in dairy herd improvement asso-

ciations indicate that on the average:,

Cows that produced 100 lbs. butterfat

Cows that produced 200 lbs. butterfat

Cows that produced 300 lbs. butterfat

Cows that produced 400 lbs. butterfat

Cows that produced 500 lbs. butterfat.

a year returned \$178 each over feed

In other words, one 500-pound pro-

ducer will return \$10 more over feed

cost than twelve 100 lb. producers.

This does not take into account,

either, the added labor of milking and

caring for the larger herd, or the

much greater expense of providing

stable room for a dozen instead of a

single animal. The figures are based

on farm prices from all parts of the

a year returned \$138 each over feed

a year returned \$96 each over feed

a year returned \$54 each over feed

a year returned \$14 each over feed

American business.

finances the educational program.

Instructors are recruited from the

the actual class program.

finance are virtually essential to outstanding success in these fields, as it is already an absolute prerequisite in the various recognized professions. This is not to depreciate the value of

P. W. Underwood attended the ness, but education after all is merely is the educational section of the Amerexperience of many to his own day's employees and officers and has been work-a means for helping special native ability to come into its own more rapidly and surely and for enabling all classes of ability to gain the maximum of success to which they

These facts are plainly recognized by practical, work-a-day business in every line. Every progressive business organization in America is emmany of the problems within the or-

#### Business Organizing Institutes

Institutes for developing specifically qualified workers are being operated or organized in many fields of commercial and industrial activity. These institutes are trying various types of educational work with a distinct trend toward more and more emphasis upon education for the rank and file of bust-

ures in this country at the rate of about 2,000 a month. This score speaks for itself. It is glaring evidence of inof business men in handling the problems inherent in their fields of endeavor. The detailed records show that practically 75% of business failure in this country is due to lack of training and competence on the part of those who failed. This is conclusive evidence that no one can afford to undertake executive business responsibilities without adequate education and training. It is for that reason that every enlightened business organization is today insisting as never before that its employees take advantage of some type of technical train-

American banking is fortunate and has just cause for pride in that it has a record of twenty-eight years of definitely organized educational activity among its workers to its credit for developing trained bankers. People in banks in large numbers are taking idvantage of the educational opportunity given by the great non-commercial ollege of the banking business, the American Institute of Banking. They see on every hand evidences of the value of the training it gives. Of the 10,000 graduates of this Institute, 70% now occupy official positions in American banks. The other 30% are still too young to have attained such heights. Here is an example and an encouragement to the people of all ines of business.

The American Institute of Banking has a membership of 64,320. Of these 33.851 are class enrolments, comprising younger bank people, both men ind women, who are learning the scientific technique of their chosen business at the same time they are engaged in the practical work of earning heir livings at it. The difference beween the 33,851 enrolled in classes ind the 64,320 total membership comprises older bankers who have taken the Institute courses in the past or are at the present time sponsoring some type of educational work in the

It has been estimated that there are probably 375,000, bank efficers and employees in the United States at the present time. These figures would nean that about one banker in every ix is either enrolled in Institute lasses in banking or is actively supporting some educational function of he organization. No statement could possibly give more emphasis to the mportance placed on education by the panking interests of America than

on the farm of George Wheeler. Beulah Wilfong is staying with her

sister, Mrs. Glenn Dilley at Clawson. Miss Margaret Bright spent the week end with relatives at the Draft. Our school-had a fine time Friday going on a hike and cooking dinner. Miss Prudie Wilfong, who spent Our school will be out Friday-a suc-

> On May 2nd at Elkins the Ran-Price is one of the speakers. Subject,

Balloon Tires, bumpers, Duca Finish. Mechanically right. Sold on payments .. WITH AN O. K. THAT COUNTS 1927 FORD ROADSTER Good Tires Good Paint. A GOOD BARGAIN our expert mechanics.

Buy on a Sound Basis!

We stand behind every Used Car

bearing the Red Tag

with an OK that counts'

TWO 1928 CHEVROLET COUPES Bumpers and extra tire. Duco Paint. Cars in O. K. Condition. Priced to

1928 CHEVROLET SEDAN

LOOK at these Out-

NASH COACH Only small mileage. Good condition. Price 123 of original cost. A good buy

1925 BUICK TOURING Good paint. Mechanically right. WITH AN O. K. THAT COUNTS

OUR used car department is operated under the famous Chevrolet Red O. K. Tag system. Under this plan, we attach the Chevrolet Red O. K. Tag to the radiator cap of every reconditioned car-showing exactly what vital units of the car have been checked or reconditioned by

We believe that no fairer system of used car merchandising has ever been worked out-for it assures the customer honest value.

Due to the great popularity of the new Chevrolet Six, we have on hand at this time a wide selection of "O. K.'d" used cars taken in trade on new cars. Come in and look them over. You are sure to find exactly the car you want at a price that will amaze you. Terms are exceptionally easy.

#### REXRODE CHEVROLET CO. MARLINTON, - - WEST VIRGINIA

Look for the Red Tag "with an OK that counts"

#### Notice of Trustee's Sale

Notice is hereby given that pursuant to the authority of a deed of trust executed by J. E. Meadows and Blanche Meadows to N. C. McNeil Trustee, on the 23rd day of October. 1919, and recorded in the office of the clerk of the Count West Virginia, in hontas County, trust deed book 11 at page 259, to secure the First National Bank of Marlinton in the payment of a debt of \$1,700.00 as of that date, which has now been reduced to the sum of \$850 00 due February 23, 1929, the undersigned having been substituted as Trustee in the room and stead of the said N. C. McNeil by an order of the Circuit Court of Pocahontas County made on the 16th day of April 1929, will on the

20th day of May, 1929,

at one o'clock p. m., at the front door of the court house of Pocahentas county in the Town of Marlinton proceed to sell at public auction to the highest bidder the following real estate to-wit;

First. A tract containing 31 acres situate on the Westside of Greenbrier River and on both sides of the turnpike road, Little Levels District, Pocahontas county, adjoining the lands conveyed by Sherman Clark to John S. Moole by deed dated November 3rd, 1882, and others, and being the same tract of land conveyed to the said parties of the first part by J. T. Tumblin by deed dated October 22, 1919, and recorded in said county in deed book 56 at page 408.

Second. A certain other tract ly-ing on the Westside of Greenbrier River near the Town of Marlinton and on the road leading from Marlin ton to Buckeye, being the same land conveyed by B. F. Hamilton and wife to E. M. Arbegast, and by said Arbe gast and wife to the said Blanche Meadows, who was then Blanche Holley, by deed dated January 1st, 1914. and recorded in deed book 50 at page 191, containing from one half acre to three fourths of an acre.

Both of the above described properties have upon them comfortable dwelling houses and out buildings and are desirable properties.

TERMS OF SALE\_One third of the purchase money cash in hand on day of sale and the residue payable in equal installments in one and two years from the day of sale, the pur chaser to execute interest bearing notes with personal security to be approved by the undersigned, and the title to be retained as ultimate secur-Given under my hand this the 20th

day of April, 1929. A. P. EDGAR, Substituted Trustee

To Mr. and Mrs. W. E. Woods, at Woodrow, a daughter, April 17, 1929 named Mildred Arlene. There have been thirteen children born in this 

West Marlinton, April 18, a son This child died, aged one day.

To Mr. and Mrs. P. W. Underwood. Huntersville, April 13, a son. To Rev. and Mrs. Howard Underwood. Huntersville, April 19, a son.

To Mr. and Mrs. Herbert Fisher, for some time. Huntersville, April 21, twins, a boy

To Mr. and Mrs. Russell Clutter, at Huntersville. West Marlinton, April 33, a son.

The Tucker Democrat, published



C. J. RICHARDSON MARLINTON, W. VA.

## To General Garages

We are again allowing regular Ford discounts on genuine Ford parts to all regularly established general garagss in Pocahontas county, for model

T and T T Parts

# J. L. BAXTER, Dealer

Marlinton,

BEARD

Farmers are busy preparing to to plant their crops. Mrs. Ray McMillion of Michigan,

with her father who has been sick Mr. and Mrs. L. C. McCoy and children spent Sunday with friends

and Mrs. Robert Doss, of Stony Bot- frostless belt, above an altitude of tom, spent Sunday with Mrs. Doss about 2500 feet.

There will be Community meeting at Sharon Church. Friday night,

Miss Zoele Cutlip of Jacox, spent the week end with Mr. and Mrs. Plummer Cutlip.

Temperature of 22 degrees on Mon-Mr. Wilson of Morgantown, gave a day night and 26 degrees on Tuesday very interesting talk at the school night reporter by weather observer house Monday night. Mr. and Mrs. I. B. Bumgardner on lower grounds. No frost in the

## SAVE WITH SAFETY The Rexall Store Sweets for your first Sweetheart



**Artstyle Chocolates** for Mother

1.50, 3.00, 4.50

than a box of ART-STYLE CHOCOLATES, a delicious assortment of popular tavorites. Artstyle Chocolates are known the country over for their purity and delicious taste. If you are away from home we can pack and mail for you.

Sold.on'y at

ROYAL DRUG STORES

The Rexall Store

Marlinton, W. Va.

## To Help You Make Better Homes

teresting.

tiful tlesigns and colors

GLASSWARE, Dinner Dishes Aluminum, Pots, Pans, Pitchers and Kettles

to help make your

## Schuchat's Dept. Store

HOUSE FURNISHING DEPT.

Marlinton, W. Va.

We have the things you need to make your home more in-

CRETONNES-in many beau CURTAINS—already made app

- and materials WINDOW SHADES TABLE OIL CLOTH in the

Many things you need home better.

# Banking Educates Its People

This American Institute of Banking

We had a fine time at the church pper Saturday night. Miss Lillie Wheeler, who has been taying at the home of Ison Waugh, as returned home.

BIG FLATS

ome time with her aunt at Clifton Forge, has returned home. We had fine singing Sunday night n spite of the big storm.

George Wheeler is superintendent.

cessful term. We are sorry to see

spite of the big storm.

dolph County Historical Society's at Parsons for the past forty-five annual banquet will be held. Andrew years, suspends, publication with its Acy Willong is building a fine house Thomas L. Rosser and New Creek, issue of April 18.